

# **EXHIBIT A**

A federal court authorized this Notice.  
This is not a solicitation from a lawyer.



If you purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan between 2008 and 2020, a \$2.67 billion Settlement may affect your rights.

Para una notificación en español, visite [www.BCBSsettlement.com/espanol](http://www.BCBSsettlement.com/espanol)

Questions? Call (888) 681-1142 or Visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com)

Blue Cross Blue Shield Settlement  
c/o JND Legal Administration  
P.O. BOX 91390  
Seattle, WA 98111

Class Member Name  
Class Member Address  
Class Member City/State/Zip

YOUR  
UNIQUE ID:   
PLEASE SAVE THIS NUMBER  
TO FILE A CLAIM

#### What is this notice?

On November 30, 2020, the Honorable R. David Proctor of the U.S. District Court for the Northern District of Alabama granted preliminary approval of this class action Settlement. The Court directed the parties to send this notice. Blue Cross and/or Blue Shield's records show that you may be a Settlement Class Member. You may be eligible to receive a **payment** from the Settlement in the *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406*, N.D. Ala. Master File No. 2:13-cv-20000-RDP.

#### What is the lawsuit about?

Plaintiffs claim that the Blue Cross Blue Shield Association and Settling Individual Blue Plans (collectively, "Settling Defendants") violated antitrust laws by entering into an agreement not to compete with each other and to limit competition among themselves in selling health insurance and administrative services for health insurance. Settling Defendants deny all claims. The Settling Defendants have asserted that their conduct results in lower healthcare costs and greater access to care for their customers. The Court has not decided who is right.

#### Who is affected?

You may be eligible to receive payment if you are an **Individual**, **Insured Group** (and their employees) or **Self-Funded Account** (and their employees) that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during one of the two Settlement Class Periods. Government accounts are excluded from the Class.

The Settlement Class Period for **Individuals** and **Insured Groups** is from February 7, 2008, through October 16, 2020. The Settlement Class Period for **Self-Funded Accounts** is from September 1, 2015 through October 16, 2020. Dependents, beneficiaries (including minors), and non-employees are **NOT** eligible to receive payment.

All **Individuals**, **Insured Groups**, and **Self-Funded Accounts** that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during the applicable Class Period will also benefit from the parts of the Settlement requiring Settling Defendants to change certain of their practices that were alleged to be anticompetitive. Dependents, beneficiaries (including minors), and non-employees will benefit from this part of the Settlement.

### What can you get from the Settlement?

Class Members who submit valid claims may receive a cash payment from the Net Settlement Fund. The Net Settlement Fund is estimated to be approximately \$1.9 billion. This is after deducting attorneys' fees, administration expenses and other costs from the \$2.67 billion Settlement Fund. For more details on the Plan of Distribution, read the Long Form Notice available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com). You can also call (888) 681-1142. Settling Defendants also agreed to make changes in the way they do business to increase the opportunities for competition in the market for health insurance.

### How do you get a payment?

You must submit a valid claim online at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) or postmarked by mail no later than November 5, 2021. Claim Forms are available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) or may be requested by calling (888) 681-1142.

### What are your other options?

If you do not want to be legally bound by the Settlement, you may send a request for exclusion ("opt out"). You will not receive any money, but you will keep your right to sue Settling Defendants for the claims in this case. If you do not exclude yourself, you may object to the Settlement. You will still be bound by the Settlement if your objection is rejected. For details on how to opt out or object, read the Long Form Notice available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com).

Opt outs and objections must be postmarked by July 28, 2021. The Court will hold a Fairness Hearing to consider whether the Settlement is fair, reasonable, and adequate. The Fairness Hearing is on October 20, 2021 at 10:00 a.m. Central Time. The Court will also decide whether to approve attorneys' fees and expenses up to \$667.5 million and \$101 million for additional costs and service awards. These amounts will be deducted from the \$2.67 billion Settlement Fund. You may ask to attend the Fairness Hearing, on your own or through counsel, but you do not have to do so.

**Please Do Not Contact The Court Regarding This Notice.**

**QUESTIONS? Visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com), email [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com), call (888) 681-1142, or write Blue Cross Blue Shield Settlement c/o JND Legal Administration, P.O. Box 91390, Seattle, WA 98111.**



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### **Address Change Form**

To make sure your information remains up-to-date in our records, please confirm your address by filling in the above information and depositing this postcard in the U.S. Mail.

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Seattle, WA 98111

# **EXHIBIT B**

To: [Class Member Email Address]  
From: Blue Cross Blue Shield Claims Administrator (Notice@BCBSsettlement.com)  
Subject: Blue Cross Blue Shield Settlement Notice

---

Dear [Class Member Name]:



**If you purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan between 2008 and 2020, a \$2.67 billion Settlement may affect your rights.**

**YOUR UNIQUE ID:**

**PLEASE SAVE THIS NUMBER TO FILE A CLAIM**

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# EXHIBIT C






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Thursday, April 1, 2021  
Today's Paper

# The New York Times

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**Broadway Returns in Australia**  
Hear lessons and songs from shows now opening on Australia's stages. Subscribers can R.S.V.P. here.

## Virus Surge in Michigan Is a 'Gut Punch' to Hopes of Pandemic's End

- Infection levels in the state have exploded in recent weeks, amid an outbreak that is one of the largest and most alarming in the U.S.
- The trend points to a disconcerting phase of the pandemic: Vaccines are rolling out quickly, but upticks in cases raise the prospect of a new surge.

**LIVE**

## U.S. Air Travel to Vacation Spots Is Returning

The C.D.C. advises people to refrain from widespread travel, but the drive to return to normal lifestyles is growing. Here's the latest on the pandemic.

## Rio de Janeiro



## As Covid and Economic Woes Ravage Brazil, Bolsonaro Improvises and Confounds

Critics see President Jair Bolsonaro's behavior as an unnerving sign of a flailing leader. His strategy, if there is one, is difficult to discern.

**A factory mix-up ruined up to 15 million vaccine doses from Johnson & Johnson.**

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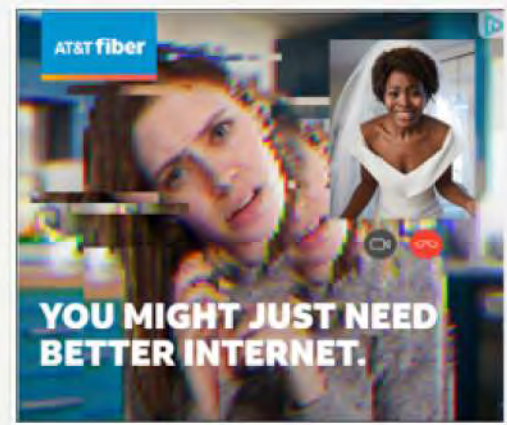
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**Iowa**  
Breasia Terrell, who would have turned 11 in December, was last seen alive on July 10 in her hometown of Davenport, Iowa.  
**Person of interest named »**

 4. Joe Biden
  9. Asian Woman Attacked


 5. Simple Gantt Chart
  10. Elon Musk




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'The Voice' announces unexpected 'Mega Mentor'




Farrow speaks out about 3 deceased children




How long are you protected with the Pfizer vaccine?




Tom Brady's April Fools' prank doesn't hit the mark




Paltrow video sends 'very dangerous message': Doctors



**Celebrity** SheKnows  
**The Cause of Tiger Woods' Car Wreck Is No Longer a Mystery**  
Yahoo Sports  
Sheriff said they have determined cause of Tiger Woods' crash, but won't release it yet








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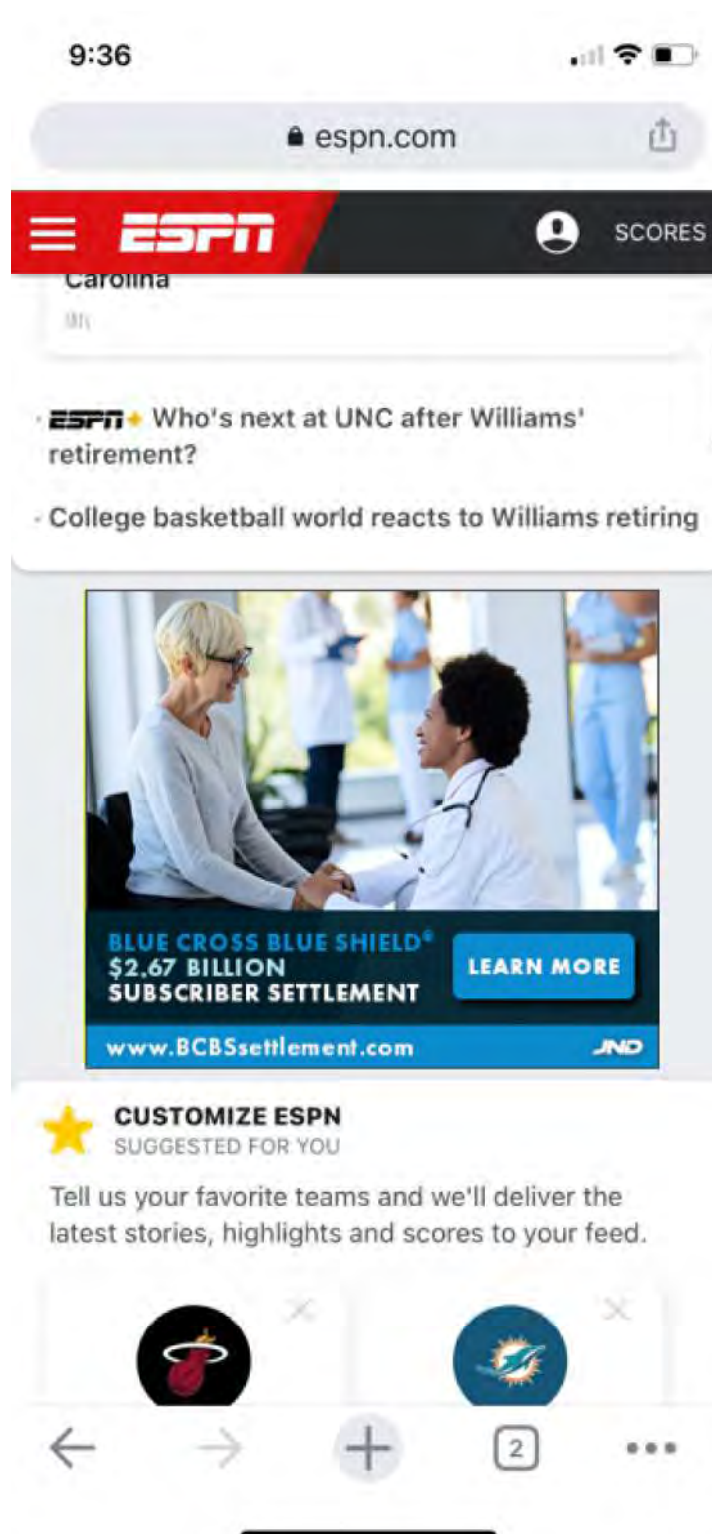
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Today	Fri	Sat	Sun
 85° 67°	 71° 63°	 70° 62°	 71° 65°

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**Scoreboard** Trending 

Yesterday	Today	Tomorrow
 Orlando	101	4:21 OT
 New Orleans	103	





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The Undeclared

**Blue Jays** 0-0 **1** **Bot 4th** 2 Outs **2** **Yankees** 0-0

AT BAT

Pitcher **H. Ryu** TOR - SP

Batter **G. Torres** NYY - SS

**Sanchez launches 407-ft two-run homer to left**  
Gary Sanchez puts the Yankees out front with a two-run home run to left field in the second inning.

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<b>Indians</b> 0	<b>Twins</b> 0
<b>Tigers</b> 3	<b>Brewers</b> 0
<b>Pirates</b> 2	<b>Braves</b> 0-0

Top 4th 1 Out Top 1st 2 Outs 3:05 PM ET

**Trending**

**Justin Fields wows at pro day with deep pass**  
Justin Fields rolls to his left and heaves a deep dime that leaves his teammates and NFL personnel impressed.

**On This Date**

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# Kamala Harris Moving into Vice President's Residence After More Than a 2-Month Delay Due to Renovations

The vice president and second gentleman have been staying at Blair House since the Inauguration while the home at Number One Observatory Circle underwent renovations

By Ashley Boucher | April 01, 2021 07:54 PM



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**Chrissy Teigen Is Still 'Coming to Terms' with Not Being Able to Get Pregnant Again as She Remains Hopeful for More Kids**

**Kamala Harris Moving into Vice President's Residence After More Than a 2-Month Delay Due to Renovations**

***Teen Wolf's* Arden Cho Details Horrific Racist Attack While Walking Her Dog: 'I'm Still Shaking'**

**Ex-Paramedic Accused of Using Eyedrops to Kill Wife Also Allegedly Set Helicopter on Fire**



## Van Life Influencer Lee MacMillan Dies by Suicide at 28: 'A Magnetic Force of Nature'

"She was the brightest light," a tribute on her Instagram page said



**Prince Harry Is in Beach Mode as He Plays Fetch with Dog Pula in California: See the Photos!**



**Michael Strahan Reveals His Teeth 'Gap Is Here to Stay' in April Fool's Day Prank**

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**Kamala Harris Moving into Vice President's Residence After More Than a 2-Month Delay Due to Renovations**

**Bindi Irwin and Family Share Hilarious April Fools' Day Photo of Baby Grace's 'First Croc Encounter'**

**Teen Wolf's Arden Cho Details Horrific Racist Attack While Walking Her Dog: 'I'm Still Shaking'**

**Paulina Porizkova Responds to Ageist Critics on Instagram: 'I Think I Look Pretty Good in Lingerie'**

**Ex-Paramedic Accused of Using Eyedrops to Kill Wife Also Allegedly Set Helicopter on Fire**



## Jeannie Mai and Jeezy Tie the Knot in Intimate Wedding at Their Atlanta Home 1 Year After Engagement

"And at the end of the day, Jeezy and I really just wanted to become husband and wife," the *Real* co-host, 42, told *Vogue*



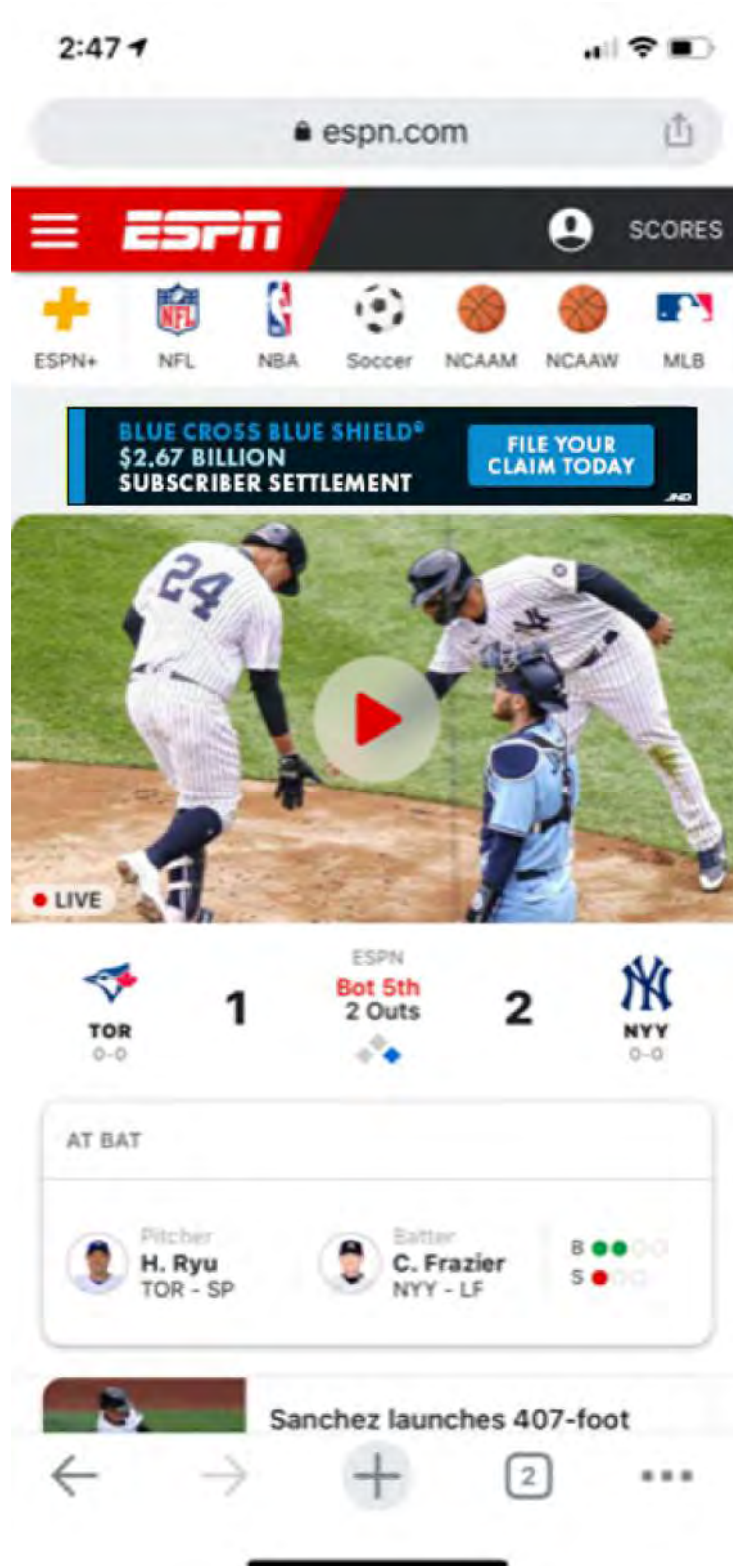
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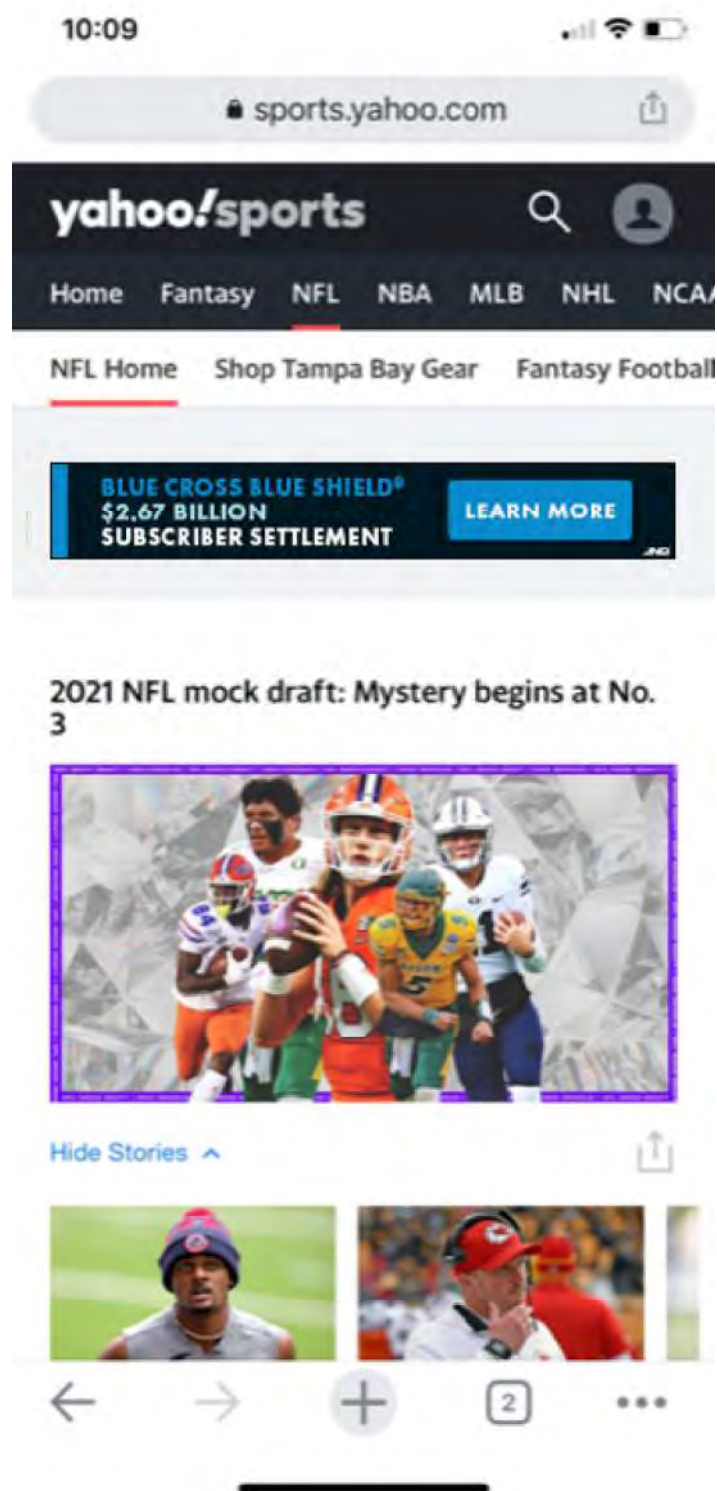


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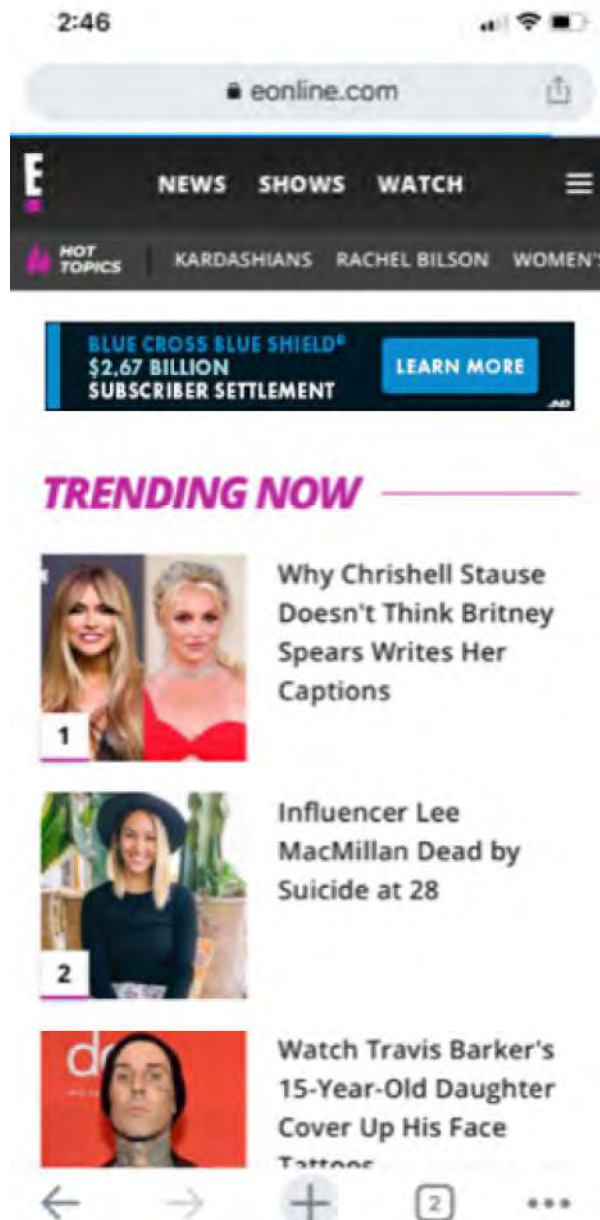
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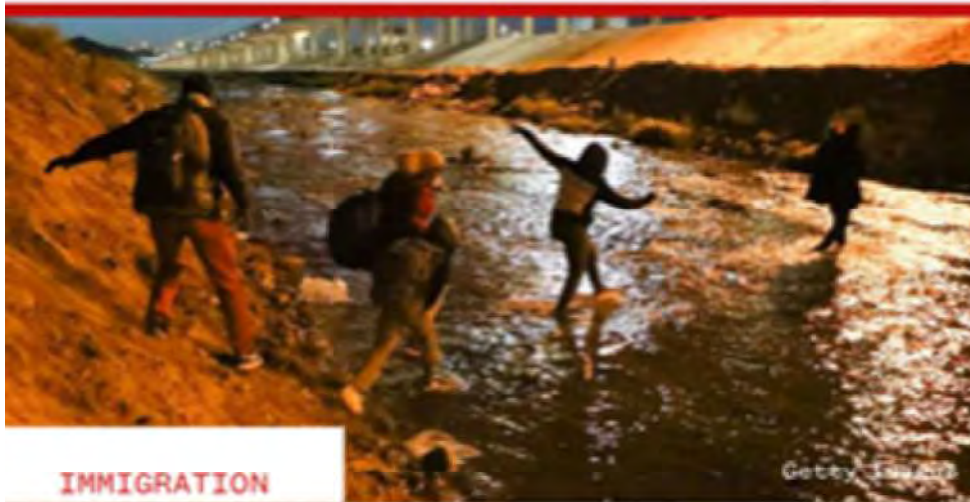


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## Ciudad Juárez, the land where the dreams of so many migrants die: "Why did they deceive us, why?"



Thousands try to cross the border almost daily and thousands succeed only to be returned to Mexico. On an international bridge, a woman collapsed crying while her children suffered at her side. Now he insists: "My fear is gone."

Highlights






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Muere uno de los policías embestidos por un auto afuera del Capitolio



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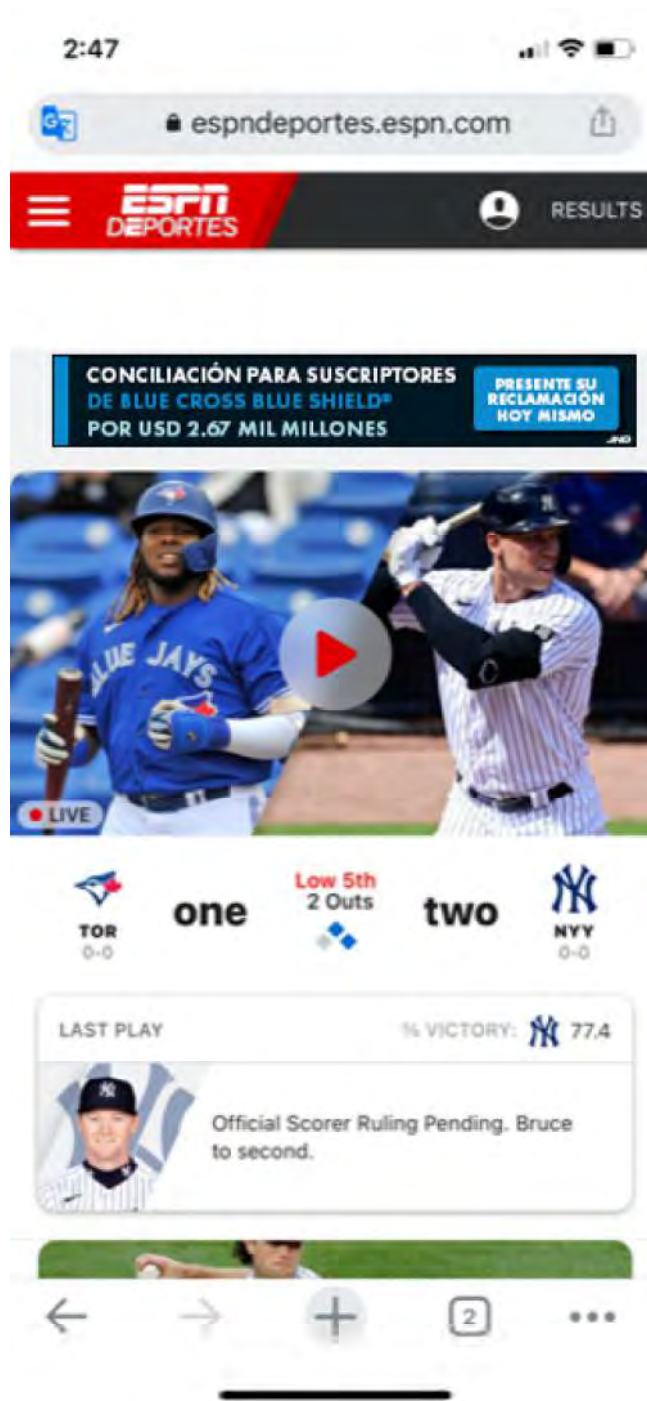
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**Class Action Lawsuit**

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Presente una reclamación de efectivo en la conciliación de Blue Cross Blue Shield® de USD 2.67 mil millones



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# EXHIBIT D



April 26, 2021



# People



1921-2021

*Prince  
Philip*

## A Lifetime of Love & Loyalty

Married to the Queen for 73 years until his death at age 99, Prince Philip 'was her rock,' says a friend. Inside the royal couple's extraordinary love story





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All **Individuals**, **Insured Groups**, and **Self-Funded Accounts** that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during the applicable Class Period will also benefit from the parts of the Settlement requiring Settling Defendants to change certain of their practices that were alleged to be anticompetitive. Dependents, beneficiaries (including minors), and non-employees will benefit from this part of the Settlement.

For more details about who is affected visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com).

## What can you get from the Settlement?

Class Members who submit valid claims may receive a cash payment from the Net Settlement Fund. The Net Settlement Fund is estimated to be approximately \$1.9 billion. This is after deducting attorneys' fees, administration expenses and other costs from the \$2.67 billion Settlement Fund. For more details on the Plan of Distribution, read the Long Form Notice available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com). You can also call (888) 681-1142. Settling Defendants also agreed to make changes in the way they do business to increase the opportunities for competition in the market for health insurance.

## How do you get a payment?

You must submit a valid claim online at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) or postmarked by mail no later than **November 5, 2021**. Claim Forms are available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) or may be requested by calling (888) 681-1142.

## What are your other options?

If you do not want to be legally bound by the Settlement, you may send a request for exclusion ("opt out"). You will not receive any money, but you will keep your right to sue Settling Defendants for the claims in this case. If you do not exclude yourself, you may object to the Settlement. You will still be bound by the Settlement if your objection is rejected. For details on how to opt out or object, read the Long Form Notice available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com).

Opt outs and objections must be postmarked by **July 28, 2021**. The Court will hold a Fairness Hearing to consider whether the Settlement is fair, reasonable, and adequate. The Fairness Hearing is on October 20, 2021 at 10:00 a.m. CT. The Court will also decide whether to approve attorneys' fees and expenses up to \$667.5 million and \$101 million for additional costs and service awards. These amounts will be deducted from the \$2.67 billion Settlement Fund. You may ask to attend the Fairness Hearing, on your own or through counsel, but you do not have to do so.

**Please Do Not Contact The Court Regarding This Notice.**

## Questions?



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# If you purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan between 2008 and 2020, a \$2.67 billion Settlement may affect your rights.

Para una notificación en español, visite [www.BCBSsettlement.com/espanol](http://www.BCBSsettlement.com/espanol)

On November 30, 2020, the Honorable R. David Proctor of the U.S. District Court for the Northern District of Alabama granted preliminary approval of the Settlement in the *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406*, N.D. Ala. Master File No. 2:13-cv-20000-RDP.

Please visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com) for more information.

## What is the lawsuit about?

Plaintiffs claim that the Blue Cross Blue Shield Association and Settling Individual Blue Plans (collectively, "Settling Defendants") violated antitrust laws by entering into an agreement not to compete with each other and to limit competition among themselves in selling health insurance and administrative services for health insurance. Settling Defendants deny all claims. The Settling Defendants have asserted that their conduct results in lower healthcare costs and greater access to care for their customers. The Court has not decided who is right.

## Who is affected?

You may be eligible to receive payment if you are an **Individual**, **Insured Group** (and their employees) or **Self Funded Account** (and their employees) that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during one of the two Settlement Class Periods. Government accounts are excluded from the Class.

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**User Profile:** Sara Correa, Strategist video/audio media investments at OpAd media. The profile shows 35 views of the profile and 209 views of the post. It also promotes access to exclusive tools and insights with a "Try Premium Free for 1 Month" offer.

**Start a post:** A section for creating new content with options for Photo, Video, Event, and Write article. It is sorted by "Top".

**Jobs recommended for you:** Two job listings are shown:
 

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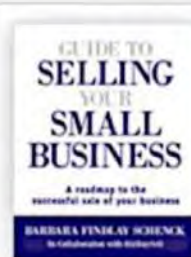
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# Florida Gov. Ron DeSantis bans state agencies from issuing 'vaccine passports' and says businesses can't require them

Azmi Haroun 38 minutes ago



Florida Gov. Ron DeSantis Joe Raedle/Getty Images

- Florida Gov. Ron DeSantis issued an executive order banning "vaccine passports."

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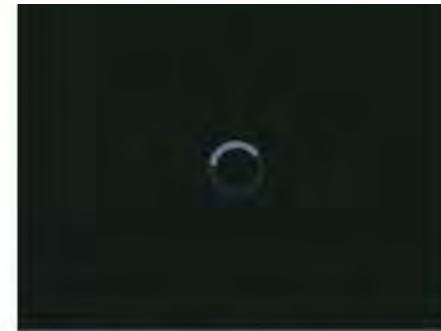


Robert W. Wood Contributor

Taxes

*I focus on taxes and litigation.*

The IRS wants crypto tax data in a big way, from asking on each tax return, it's latest Hidden Treasure initiative and more. Now, a federal court in Massachusetts has entered an order authorizing the IRS to serve a John Doe summons on Circle Internet Financial Inc., or its predecessors, subsidiaries, divisions, and affiliates, including Poloniex LLC, which Circle purchased in 2018. The IRS' goal is to obtain information about U.S. taxpayers who conducted at least \$20,000 worth in transactions in cryptocurrency during 2016 to 2020.



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DIVERSITY AND INCLUSION

## Human Resource Executive

problematic is that only one-quarter of organizations report that they plan to maintain the programs introduced during the pandemic for the foreseeable future.

Valencia says that, especially during times of disruption, there are multiple ways in which organizations can provide emotional and mental support to their employees, including traditional support like employee assistance programs and mental health counselors to more progressive ideas like offering mental health days and establishing wellbeing champions.

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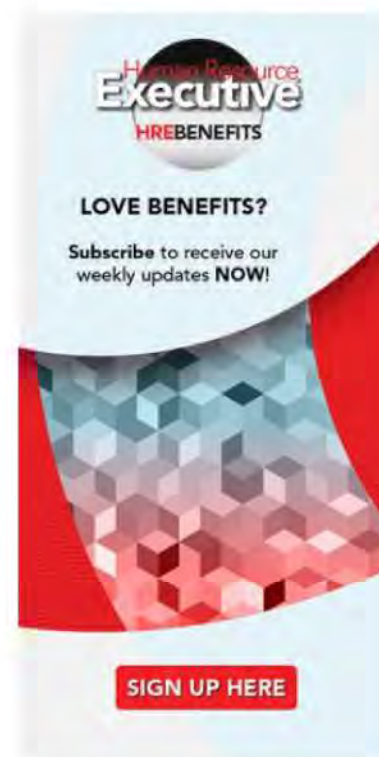


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“Wellbeing champions help to remove the stigma around emotional and mental health and ensure employees who need help are not afraid to ask for it,” she says. “[Another] alternative is to provide employees with tools, such as wellbeing apps, that allow employees to

personalize the support that they need.”

Valencia also says that HR and company leaders should utilize managers more in their mental health journey. “Organizations need to equip managers correctly so they can support and empower those around them without overlooking their own health and safety,” she says. “This means making sure organizations are providing adequate training and support. After all, managers are critical for ensuring employees can access available resources more easily. Manager training should focus on helping them find the right balance between being empathetic and understanding, without trying to take the role of mental counselors, which they are not trained to do.”



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